

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

IRA ROUNSAVILLE  
JOYCE N ROUNSAVILLE  
Debtor(s)

Case No. 09-00668

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2009.
- 2) The plan was confirmed on 05/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/06/2009, 05/06/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/26/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,050.00.
- 10) Amount of unsecured claims discharged without payment: \$73,392.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$34,500.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$34,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,874.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,890.99  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,764.99**

Attorney fees paid and disclosed by debtor: \$1,626.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	1,483.70	1,695.96	1,695.96	306.19	0.00
AMERICAN EXPRESS	Unsecured	459.19	473.28	473.28	85.45	0.00
AMERICAN SERVICING COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
AMEX	Unsecured	190.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	849.68	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	9,000.00	0.00	9,849.68	9,849.68	1,348.05
BLOOMINGDALES	Unsecured	643.35	NA	NA	0.00	0.00
BLUEGREEN MAINTENANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,767.77	NA	NA	0.00	0.00
CITI CARDS	Unsecured	194.71	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,849.25	5,849.25	5,849.25	1,056.04	0.00
DOCTORS FIN	Unsecured	2,060.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	140.00	197.36	197.36	35.63	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	378.73	378.73	68.38	0.00
ECAST SETTLEMENT CORP	Unsecured	6,639.65	6,457.17	6,457.17	1,165.80	0.00
ECAST SETTLEMENT CORP	Unsecured	2,220.39	2,220.39	2,220.39	400.88	0.00
ECAST SETTLEMENT CORP	Unsecured	1,285.47	5,970.51	5,970.51	1,077.94	0.00
FIRST CARD	Unsecured	2,036.00	NA	NA	0.00	0.00
HSBC NV	Unsecured	35.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	19,986.00	22,754.85	22,754.85	4,108.24	0.00
LASALLE NATIONAL	Secured	61,511.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	196.00	213.36	213.36	38.52	0.00
MICHAEL REESE HOSPITAL	Unsecured	95.80	NA	NA	0.00	0.00
MONOGRAM BANK N AMERICA	Unsecured	5,613.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM	Unsecured	141.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	643.35	NA	NA	0.00	0.00
NUMARK CREDIT UNION	Unsecured	3,890.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	35.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	128.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	25.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RG PRICE & ASSOC	Unsecured	1,095.00	NA	NA	0.00	0.00
RUSH PRESBYTERIAN ST LUKES	Unsecured	242.00	NA	NA	0.00	0.00
RUSH PRESBYTERIAN ST LUKES	Unsecured	577.00	NA	NA	0.00	0.00
US BANK NA	Secured	207,174.00	203,304.84	NA	0.00	0.00
US BANK NA	Secured	NA	6,560.77	6,560.77	6,560.77	0.00
WASHINGTON MUTUAL	Unsecured	0.00	NA	NA	0.00	0.00
WESTGATE CONDO ASSOC	Secured	3,971.49	5,233.03	4,633.44	4,633.44	0.00
WFS FINANCIAL	Unsecured	15,263.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,560.77	\$6,560.77	\$0.00
Debt Secured by Vehicle	\$9,849.68	\$9,849.68	\$1,348.05
All Other Secured	\$4,633.44	\$4,633.44	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,043.89</b>	<b>\$21,043.89</b>	<b>\$1,348.05</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,210.86</b>	<b>\$8,343.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,764.99</u>
Disbursements to Creditors	<u>\$30,735.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.